

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance
2

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-29423 (JNP)
Maria M. Salvani Judge: Jerrold N. Poslusny

Debtor(s)

Chapter 13 Plan and Motions

☒ Original ☐ Modified/Notice Required Date: May 1, 2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ JDW Initial Debtor: /s/ MMS Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 285.00 per month to the Chapter 13 Trustee, starting on June 1, 2020 for approximately 52 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,750.00
DOMESTIC SUPPORT OBLIGATION	PRIORITY	N/A

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Select Portfolio Servicing, Inc.	259 Churchill Dr., EHT, NJ	\$235,000.00	\$0.00
Ditech Financial, LLC	259 Churchill Dr., EHT, NJ	\$235,000.00	\$0.00

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

- i. South Jersey FCU 2015 Jeep Wrangler \$16,854.32

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
NJR Clean Energy Crop	\$0.00	Solar Lease	Reject	\$0.00

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Discover Bank	Real Property	Judgment	\$7,316.64	\$253,000.00	\$1.00	\$383,003.93	\$7,316.64
SYNCB/Sams Club	Real Property	Judgment	\$3,641.93	\$253,000.00	\$1.00	\$386,678.64	\$3,641.93

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative/Priority
- 3) Secured
- 4) Unsecured

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 1, 2020

/s/ Maria M. Salvani
Debtor

Date: _____

Joint Debtor

Date: May 1, 2020

/s/ Jeanie D. Wiesner, Esq.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Maria M. Salvani
DebtorCase No. 19-29423-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 70

Date Rcvd: May 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2020.

db Maria M. Salvani, 7 Mountain Ln, Egg Harbor Township, NJ 08234-9768
cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
cr +NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Phelan Hallinan & Schmieg, PC,
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518510639 Advanced Call Center Technologies, POB 9091, Gray, TN 37615-9091
518510640 #+Allied Interstate, LLC, 7525 W. Campus Road, New Albany, OH 43054-1121
518510641 Allied Interstate, LLC, PO Box 1954, Southgate, MI 48195-0954
518510642 American Express, PO Box 1270, Newark, NJ 07101-1270
518510644 #Atlantic Credit & Finance, Inc., PO Box 13386, Roanoke, VA 24033-3386
518510645 Atlanticare Clinical Lab, PO Box 785616, Philadelphia, PA 19178-5616
518510649 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, PO Box 15019, Wilmington, DE 19886-5019)
518510648 Bank Of America, PO Box 15284, Wilmington, DE 19850-5284
518510647 Bank Of America, PO Box 31785, Tampa, FL 33631-3785
518510650 Bank Of America National Association, 4909 Savarese Cir, Tampa, FL 33634-2413
518510653 Citicard - AAdvantage Platinum Card, PO Box 6062, Sioux Falls, SD 57117-6062
518510658 Credit Control LLC, Attn: Bank of America, PO Box 546, Hazelwood, MO 63042-0546
518510659 Dental Arts of South Jersey, 1001 Laurel Oak Rd Ste C1, Voorhees, NJ 08043-3512
518510660 Discover Bank - 'more' card, PO Box 71084, Charlotte, NC 28272-1084
518510662 English Creek Self Storage, 1187 Ocean Heights Ave, Egg Harbor, NJ 08215
518510664 Extra Space Storage, 6698 Washington Ave, Egg Harbor Township, NJ 08234-1825
518510666 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster Garbus & Garbus, 60 Motor Parkway Attn: Discover Bank,
Commack, NY 11725-0000)
518510665 +Firstsource Advantage, LLC, POB 628, Buffalo, NY 14240-0628
518510667 Green Lawn Fertilizing, 1004 Saunders Ln, West Chester, PA 19380-4218
518510668 Hayt Hayt & Landau, PO Box 500, Eatontown, NJ 07724-0500
518510670 +Midland Funding, 320 E Big Beaver Rd, Troy, MI 48083-1271
518510671 Monarch Recovery MGMNT Inc, 3260 Tillman Dr Ste 75, Bensalem, PA 19020-2059
518510673 +NJR Clean Energy Ventures, 1415 Wyckoff Rd, Farmingdale, NJ 07727-3940
518510674 NJR Clean Energy Ventures Corp, 1415 Wyckoff Rd, Farmingdale, NJ 07727-3940
518579359 +NJR Clean Energy Ventures Corporation, c/o The Kelly Firm, P.C., 1011 Highway 71, Suite 200,
Spring Lake, NJ 07762-3232
518510675 Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd Ste 100,
Mount Laurel, NJ 08054-3437
518510682 Schachter & Portnoy, LLC, 3490 US Route ONE Ste 6, Princeton, NJ 08540
518510693 The Dermatology Group, PO Box 791486, Baltimore, MD 21279-1486
518510694 United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
518510696 WF Financial Cards, PO Box 14517, Des Moines, IA 50306-3517
518510695 Wells Frgo Financial, PO Box 29704, Phoenix, AZ 85038-9704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 27 2020 00:31:17 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov May 27 2020 00:31:13 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr +E-mail/Text: courts@southjerseyfcu.com May 27 2020 00:31:15
South Jersey Federal Credit Union, 1615 Hurfville Road, PO Box 5530,
Deptford, NJ 08096-0530518510643 +E-mail/Text: bky@americanprofit.net May 27 2020 00:31:33 American Profit Recovery,
34405 W. 12 Mile Rd, Ste 379, Farmington Hills, MI 48331-5608518510646 E-mail/Text: maria.herron@atlanticare.org May 27 2020 00:31:20 Atlanticare Surgery Center,
2500 English Creek Ave Ste 702, Egg Harbor Township, NJ 08234-5549518510656 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 27 2020 00:30:50 Comenity Bank/Ann Taylor,
PO Box 182789, Columbus, OH 43218-2789518510651 E-mail/Text: cms-bk@cms-collect.com May 27 2020 00:30:46 Capital Management Services,
698 1/2 S Ogden St, Buffalo, NY 14206-2317518836445 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 27 2020 00:36:13
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901518510652 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 27 2020 00:37:19
Capital One Bank USA NA, POB 85619, Richmond, VA 23285-5619518510654 +E-mail/Text: mediamanagers@clientservices.com May 27 2020 00:30:12 Client Services Inc.,
3451 Harry S Truman Blvd, St. Charles, MO 63301-9816518510655 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 27 2020 00:30:51 Comenity - Loft,
PO Box 659569, San Antonio, TX 78265-9569518510657 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 27 2020 00:30:51 Comenity-Victorias Secret,
PO Box 182789, Columbus, OH 43218-2789518836379 E-mail/Text: mrdiscen@discover.com May 27 2020 00:30:16 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025518510663 E-mail/Text: bknotice@ercbpo.com May 27 2020 00:31:21 ERC, PO Box 23870,
Jacksonville, FL 32241-3870

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 70

Date Rcvd: May 26, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518831727 E-mail/Text: documentfiling@lciinc.com May 27 2020 00:30:14 COMCAST, PO BOX 1931, Burlingame, CA 94011

518510669 +E-mail/Text: bankruptcydpt@mcmcg.com May 27 2020 00:31:13 Midland Credit Management, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255

518510672 E-mail/Text: NCI_bankonotify@ncirm.com May 27 2020 00:30:14 Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581

518510681 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 27 2020 08:07:29 Portfolio Recovery Assoc., 120 Corporate Blvd, Norfolk, VA 23502-4962

518510676 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 27 2020 08:07:29 Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962

518510677 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 27 2020 08:07:29 Portfolio Recovery Assoc., PO Box 12914, Norfolk, VA 23541-0914

518839864 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 27 2020 08:07:29 Portfolio Recovery Associates, LLC, c/o Ann Taylor/Loft, POB 41067, Norfolk VA 23541

518840381 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 27 2020 08:07:29 Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541

518840382 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 27 2020 08:07:29 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541

518839863 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 27 2020 08:07:29 Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541

518839862 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 27 2020 08:07:29 Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541

518510685 E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:36:26 SYNCRB / GAP DC, PO Box 960017, Orlando, FL 32896-0017

518510686 E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:36:26 SYNCRB / Lowes, PO Box 965005, Orlando, FL 32896-5005

518510688 E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:35:53 SYNCRB/Care Credit, PO Box 960061, Orlando, FL 32896-0061

518510689 E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:37:05 SYNCRB/JC Penney, PO Box 960090, Orlando, FL 32896-0090

518510690 E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:36:26 SYNCRB/Sams Club, PO Box 530942, Atlanta, GA 30353-0942

518510691 E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:37:05 SYNCRB Bank, PO Box 960013, Orlando, FL 32896-0013

518510683 E-mail/Text: jennifer.chacon@spservicing.com May 27 2020 00:32:05 Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

518510684 +E-mail/Text: courts@southjerseyfcu.com May 27 2020 00:31:15 South Jersey Federal Credit Union, POB 5530, Deptford, NJ 08096-0530

518510687 E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:37:06 Synch /Gap, PO Box 965005, Orlando, FL 32896-5005

518512455 +E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:36:26 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518510692 E-mail/PDF: gecsedirecoverycorp.com May 27 2020 00:37:06 Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +NJR Clean Energy Ventures Corporation, c/o The Kelly Firm, P.C., 1011 Highway 71, Suite 200, Spring Lake, NJ 07762-3232

518510679* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952)

518510680* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd, Ste 100, Norfolk, VA 23502)

518510678* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Assoc., POB 12914, Norfolk, VA 23541-0000)

518510661 ##Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 70

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor ABS REO Trust VI dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com,
dss@trustesolutions.net
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jeanie D. Wiesner on behalf of Debtor Maria M. Salvani jwiesner@subranni.com,
dhoff@subranni.com; cwild@subranni.com; tom@subranni.com
John F Newman on behalf of Creditor South Jersey Federal Credit Union
courts@southjerseyfcu.com
Katherine B. Galdieri on behalf of Creditor NJR Clean Energy Ventures Corporation
kgaldieri@kbtlaw.com, akelly@kbtlaw.com; wsheridan@kbtlaw.com; saudino@kbtlaw.com
Lauren Bielskie on behalf of U.S. Trustee U.S. Trustee lauren.bielskie@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor ABS REO Trust VI rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11